

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Amanda L Krebs  
Debtor

Case No. 23-01894-MJC  
Chapter 13

District/off: 0314-4  
Date Rcvd: Oct 26, 2023

User: AutoDocke  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 21

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Amanda L Krebs, 1149 W Montgomery Street, Coal Township, PA 17866-3411
5561580	Crdtnebnk, Attn: Account Services, Las Vegas, NV 89193
5561581	+ First Inv Sc, 340 Interstate N, Atlanta, GA 30339-2218
5561583	Mc Fcu, Riverside, PA 17868
5561588	+ Msnlntab, 101 2nd Street., Suite 350, San Francisco, CA 94105-3669
5561589	+ Nationstar/Mr Cooper, 2828 N Harwood St, Dallas, TX 75201-1518

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
5561578	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2023 18:47:26	Cap One, Po Box 85015, Richmond, VA 23285
5561579	^ MEBN	Oct 26 2023 18:39:40	Coastal/Prosp, 221 Main Street, San Francisco, CA 94105-1906
5572563	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Oct 26 2023 18:43:00	First Investors Servicing Corporation, 3065 Akers Mill Rd SE Suite 700, Atlanta, Georgia 30339-3124
5561582	Email/Text: ConsumerAdvocacy@ghllc.com	Oct 26 2023 18:42:00	Global Holdings, 4343 S. 118th E. Ave., Suite 220, Tulsa, OK 74146
5568284	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 26 2023 18:47:27	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5561584	Email/Text: cschmidt@mfcu.org	Oct 26 2023 18:43:00	Mc Fcu M/C, 327 Mill Street, Danville, PA 17821
5561585	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 26 2023 18:47:34	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5571806	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2023 18:43:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5561586	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2023 18:43:00	Midland Funding, 350 Camino De La Reina, San Diego, CA 92108-3007
5574073	Email/Text: nsm_bk_notices@mrcopper.com	Oct 26 2023 18:42:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
5567059	Email/PDF: cbp@omf.com	Oct 26 2023 18:47:41	OneMain, PO Box 3251, Evansville, IN 47731-3251
5561590	+ Email/PDF: cbp@omf.com	Oct 26 2023 18:47:28	Onemain, Po Box 1010, Evansville, IN 47706-1010
5561591	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2023 18:47:42	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5561592	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 26 2023 18:42:00	Tbom/Fortiva, Po Box 105555, Atlanta, GA

5561593 + Email/Text: bnc-thebureaus@quantum3group.com  
30348-5555  
Oct 26 2023 18:42:00 The Bureaus Inc, 1717 Central St, Evanston, IL  
60201-1507

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5561587		Mr. Cooper/Nationstar, 2828 N Harwood St

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Patrick James Best	on behalf of Debtor 1 Amanda L Krebs patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA****IN RE:****Krebs, Amanda****CHAPTER: 13****CASE NO. 23-01894-MJC**

<b>Debtor(s)</b>	<input type="checkbox"/> ORIGINAL PLAN
	1st AMENDED PLAN (indicate #)
	0 Number of Motions to Avoid Liens
	0 Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

## 1. PLAN FUNDING AND LENGTH OF PLAN.

### A. Plan Payments From Future Income

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 70,308.00 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
Month 1 (9/2023)	Month 12 (8/2024)	\$900		\$900	\$10,800
Month 13 (9/2024)	Month 24 (8/2025)	\$975		\$975	\$11,700
Month 25 (9/2025)	Month 36 (8/2026)	\$1,050		\$1,050	\$12,600
Month 37 (9/2026)	Month 48 (8/2027)	\$1,334		\$1,334	\$16,008
Month 49 (9/2027)	Month 60 (8/2028)	\$1,600		\$1,600	\$19,200
				Total Payments:	\$70,308.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. *Check One:*
  - Debtor is at or under median income.

### B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00. (Liquidation value is calculated as the value of all non- exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines:*

No assets will be liquidated. *If this is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

## 2. SECURED CLAIMS.

### A. Pre-Confirmation Distributions. *Check One:*

None.

*If this is checked, the rest of § 2.A need not be completed or reproduced.*

Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment
Mr. Cooper/Nationstar	8806	\$400.00
First Invest. Service	6785	\$200.00

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check One:*

None.

*If this is checked, the rest of § 2.B need not be completed or reproduced.*

### C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check One:*

None.

*If this is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.) Check One:**

None.

The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

4. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
5. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
6. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Nationstar/Mr. Cooper (5-1)	Residential Dwelling	\$38,571.68	4.5%	\$40,307.41
First Invest. Service	2020 Hyundai Venue	\$17,688.00	8%	\$19,104.04

**E. Secured claims for which a § 506 valuation is applicable. Check One:**

None.

**F. Surrender of Collateral. Check One:**

None.

*If this is checked, the rest of § 2.F need not be completed or reproduced.*

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check One:**

None.

*If this is checked, the rest of § 2.G need not be completed or reproduced.*

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ \$4,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one:*

None.

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
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**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one:**

None.

**4. UNSECURED CLAIMS.**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one:**

None.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one:**

None.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- plan confirmation.
- entry of discharge.
- closing of case.

**7. DISCHARGE: (Check one)**

- The debtor will seek a discharge pursuant to § 1328(a).
- The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS.**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: October 25, 2023

/s/ Patrick J Best, Esq  
Attorney for Debtor

/s/ Amanda Krebs  
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.